SUMMARY

DANIEL ELGAR KALLISTA. Strategic Planning based on Financial Risk and Performance in BPJS Kesehatan. Supervised by MUHAMMAD FIRDAUS and HENDRO SASONGKO.

BPJS Kesehatan is a government institution that has the duty to establish health social security for Indonesia people. As a non-profit organization, BPJS Kesehatan is required to be able to maintain financial health, based on the regulations set by OJK and also the Ministry of Finance.

The purpose of this study was to analyze how financial performance BPJS Kesehatan and financial risks identified based on the evaluation of internal and external factors. Alternative strategies will be formulated based on the result of the analysis.

This study uses descriptive qualitative and quantitative methods that provide an overview of the financial performance of BPJS Kesehatan and financial risks that can be faced BPJS Kesehatan in the future. Data collecting method uses primary and secondary data, namely in the form of questionnaire as primary data and financial report as secondary data. Data analysis techniques use ratio analysis, risk mapping, Internal Factor Evaluation and External Factor Evaluation (IFE / EFE) analysis, Strength Weakness Opportunity Thread (SWOT) analysis, and Quantitive Strategy Planning Matrix (QSPM).

Based on IE matrix, BPJS Kesehatan is in hold and maintain position. Alternative strategies in this position are market penetration and product development. This position is formulated by comparing strengths and weakness as internal factors, and also threats and opportunities as external factors.

From this study, its concluded that BPJS Kesehatan’s financial performance is not good enough. Its indicated from company’s claim expense and solvency risk/risk based capital. Based on this condition, claim expense risk has high probability and great impact on company.

From the results of this study, it is concluded that BPJS Kesehatan need to make adjustments of cost of contributions in order to maintain its financial performance; establish fraud/investigation audit with external auditor to minimize financial risks that may occur in the future.

Keywords: health insurance, IFE/EFE, QSPM, financial risk